

Information to identify the case:Debtor 1 Joseph Cellurale Jr.Social Security number or ITIN **xxx-xx-1919**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **15-21253-GLT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Cellurale Jr.

10/3/19**By the court:** Gregory L. Taddonio
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph Cellurale, Jr.
DebtorCase No. 15-21253-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 318Page 1 of 2
Total Noticed: 28

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.

db +Joseph Cellurale, Jr., 869 North Gallatin Avenue, Extension, Uniontown, PA 15401-2105
 cr +Centra Bank - Smithfield, 81 W Main Street, Uniontown, PA 15401-3340
 cr Commonwealth of Pennsylvania, Department of Revenue, Bureau of Compliance, Department 280948, Harrisburg, PA 17128-0948
 r +Conn Realty, Inc., 75 Morgantown Road, Uniontown, PA 15401-4238
 cr +Office of Attorney General, Pennsylvania Department, Office of Attorney General, 5th Floor, Manor Complex, 564 Forbes Avenue, Pittsburgh, PA 15219-2992
 cr +United Bank, formerly Centra Bank, 69 Main Street, Smithfield, PA 15478-8900
 15102854 Carol E. Momjian, Esquire, Comm. of PA Dept of Revenue, Bureau of Compliance, P O Box 280946, Harrisburg, PA 17128-0946
 14088547 +Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C., 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
 14026338 Harrell's LLC, c/o Shawn P. McClure, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 14079382 JPMorgan Chase Bank, NA. National Bankruptcy Dept., PO BOX 29505 AZ 1-1191, Phoenix, AZ 85038-9505
 14060332 +Keystone Turf Products, c/o KRAFT & KRAFT, P.C., 3200 Penrose Ferry Rd, Philadelphia, PA 19145-5500
 14026340 +Keystone Turf Products, 1016 Corporate Lane, Export, PA 15632-8905
 14073622 Ogden Directories, Inc., c/o Popper & Grafton, 225 West 34th St., #1806, New York, NY 10122-1600
 14026342 +United Bank, 81 W. Main Street, Uniontown, PA 15401-3340
 14100713 +United Bank, c/o Timothy A. Kelly, AVP Commercial Lending, 81 W. Main Street, Uniontown, PA 15401-3340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 04 2019 02:59:14 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14026333 +EDI: TSYS2.COM Oct 04 2019 06:43:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
 14097218 +E-mail/Text: bncmail@w-legal.com Oct 04 2019 02:59:33 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14026334 +EDI: CAPITALONE.COM Oct 04 2019 06:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14093027 +E-mail/Text: bankruptcy@cavps.com Oct 04 2019 02:59:37 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14026335 +EDI: CHASE.COM Oct 04 2019 06:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14096966 +EDI: CITICORP.COM Oct 04 2019 06:43:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 14026336 +EDI: CITICORP.COM Oct 04 2019 06:43:00 Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 14026337 +E-mail/Text: credit@harrells.com Oct 04 2019 02:58:55 Harrell's, 2476 William Flynn Highway, Butler, PA 16001-8020
 14225120 +E-mail/Text: kb Burkley@bernsteinlaw.com Oct 04 2019 02:59:49 Harrell's, LLC, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
 14026339 EDI: IRS.COM Oct 04 2019 06:43:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
 14026341 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 04 2019 02:59:14 PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
 14137895 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 04 2019 02:59:14 Pa. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

intp Diane G. Kriss
 cr Dilks & Knopik, LLC as assignee to Joseph Cellural
 intp Terry P. Kriss
 cr* +Keystone Turf Products, 1016 Corporate Lane, Export, PA 15632-8905
 14044275* +United Bank, 81 W. Main St, Uniontown, PA 15401-3340

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: aala
Form ID: 318

Page 2 of 2
Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

Anthony S. Dedola, Jr. on behalf of Creditor United Bank a.dedola@atlanticbnn.net,
n.dones@dedolalaw.com
Anthony S. Dedola, Jr. on behalf of Creditor Centra Bank - Smithfield a.dedola@dedolalaw.com,
n.dones@dedolalaw.com
Carol Momjian on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue
cmomjian@attorneygeneral.gov
Corey J. Sacca on behalf of Debtor Joseph Cellurale, Jr. csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
Corey J. Sacca on behalf of Defendant Joseph Cellurale, Jr. csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jenna Anne Ratica on behalf of Creditor Office of Attorney General, Pennsylvania Department
of Revenue jratica@attorneygeneral.gov
Joel M. Helmrich on behalf of Mediator Joel M. Helmrich joel.helmrich@dinsmore.com,
diane.brink@dinsmore.com;gabriela.rodriquez@dinsmore.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Keila Estevez on behalf of Creditor Dilks & Knopik, LLC as assignee to Joseph Cellurale, Jr.
kestevez@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard W. Schimizzi on behalf of Interested Party Terry P. Kriss rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi on behalf of Interested Party Diane G. Kriss rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
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rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee on behalf of Plaintiff Robert H. Slone robertslone223@gmail.com,
rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee on behalf of Trustee Robert H. Slone, Trustee robertslone223@gmail.com,
rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 17